

Certificate Number: 17082-PAM-DE-039366105

Bankruptcy Case Number: 19-04800



17082-PAM-DE-039366105

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 22, 2025, at 11:07 o'clock AM MST, CRYSTAL N RICHARDSON completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 22, 2025 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director